



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [SMBC AMERICAS HOLDINGS, INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [25,278,361](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SMBC AMERICAS HOLDINGS, INC.](#)
[277 PARK AVENUE](#)
[NEW YORK, NY 10172](#)

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	23,859,066	24,969,007	24,368,655	22,377,561	
Net income (\$000)	148,512	-148,338	-93,717	33,328	
Number of BHCs in peer group				125	

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.38			0.32			0.32			0.08	3.01	1			
+ Non-interest income	4.41			2.15			3.60			3.75	1.32	92			
– Overhead expense	3.64			2.86			3.94			3.69	2.69	86			
– Provision for credit losses	-0.02			0.06			0.03			0	0.15	5			
+ Securities gains (losses)	0			0			0			0	0.01	35			
+ Other tax equivalent adjustments	0.02			0.55			0.17			0.55	0	98			
= Pretax net operating income (tax equivalent)	1.20			0.10			0.12			0.69	1.56	5			
Net operating income	0.83			-0.79			-0.38			0.15	1.19	4			
Net income	0.83			-0.79			-0.38			0.15	1.19	4			
Net income (Subchapter S adjusted)										1.17					
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.11			2			1.80			4.30	4.41	40			
Interest expense	0.68			1.62			1.42			4.19	1.08	99			
Net interest income (tax equivalent)	0.43			0.38			0.38			0.11	3.33	1			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01			0			0			0.01	0.21	11			
Earnings coverage of net loan and lease losses (X)	-376			-2,130.86			-94.43			38.25	24.40	77			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.68			0.80			0.73			0.66	0.83	34			
Allowance for loan and lease losses / Total loans and leases	0.68			0.80			0.73			0.66	0.81	36			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.02			0.14			0.04			0.02	0.57	2			
30–89 days past due loans and leases / Total loans and leases	0.04			0.07			0.04			0.03	0.43	3			
Liquidity and Funding															
Net noncore funding dependence	74.20			102.68			94.60			95.09	14.45	97			
Net short-term noncore funding dependence	9.64			26.95			12.85			-15.84	3.38	9			
Net loans and leases / Total assets	24.61			24.61			28.55			25.52	63.77	7			
Capitalization															
Tier 1 leverage ratio	23.69			19.98			20.51			20.37	9.76	99			
Holding company equity capital / Total assets	21.50			17.48			19.85			19.79	12.43	97			
Total equity capital (including minority interest) / Total assets	22.77			18.19			20.68			20.47	12.57	99			
Common equity tier 1 capital / Total risk-weighted assets	21.41			15.22			15.56			16.43	12.17	88			
Net loans and leases / Equity capital (X)	1.14			1.41			1.44			1.29	5.21	3			
Cash dividends / Net income	1.03									6.40	33.12	12			
Cash dividends / Net income (Subchapter S adjusted)										-12.02					
Growth Rates															
Assets	2.19			9.55			-2.89				9.26				
Equity capital	25.70			-3.11			-2.63				10.49				
Net loans and leases	2.18			9.70			8.64				9.10				
Noncore funding	-12.04			8.16			-11.77				6.59				
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0	1.02	36			
Long-term debt / Equity capital	4.67			9.23			10.01			37.82	13.04	83			
Equity investment in subsidiaries / Equity capital	91.32			98.60			98.69			99.05	103.22	21			
Cash from ops + noncash items + op expense / Op expense + dividends	110.22			225.85			191.15			155.81	190.27	40			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	100,463	102,130	136,470	157,621		-1.63	
Income from lease financing receivables.....	41,513	40,242	53,996	56,842		3.16	
Fully taxable income on loans and leases.....	141,976	142,372	190,466	214,463		-0.28	
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	141,976	142,372	190,466	214,463		-0.28	
Investment interest income (tax equivalent).....	-1,103	24,951	24,085	15,899			
Interest on balances due from depository institutions.....	1,435	8,857	9,372	52,914		-83.80	
Interest income on other earning assets.....	31,967	133,193	145,206	388,336		-76.00	
Total interest income (tax equivalent).....	174,275	309,373	369,129	671,612		-43.67	
Interest on time deposits of \$250K or more.....	176	2,046	2,209	6,109		-91.40	
Interest on time deposits < \$250K.....	328	1,272	1,452	3,482		-74.21	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	1,997	5,579	6,354	21,914		-64.21	
Interest on other borrowings and trading liabilities.....	95,259	230,860	267,491	605,121		-58.74	
Interest on subordinated debt and mandatory convertible securities.....	8,998	10,260	13,315	17,395		-12.30	
Total interest expense.....	106,758	250,017	290,821	654,021		-57.30	
Net interest income (tax equivalent).....	67,517	59,356	78,308	17,591		13.75	
Non-interest income.....	789,366	403,305	877,207	839,568		95.72	
Adjusted operating income (tax equivalent).....	856,883	462,661	955,515	857,159		85.21	
Overhead expense.....	652,102	536,062	959,962	826,505		21.65	
Provision for credit losses.....	-4,408	11,214	8,501	-856			
Securities gains (losses).....	0	0	0	0			
Other tax equivalent adjustments.....	2,733	103,336	41,286	122,591		-97.36	
Pretax net operating income (tax equivalent).....	213,840	19,018	28,604	154,427		1024.41	
Applicable income taxes.....	42,216	15,632	27,913	-19,713		170.06	
Tax equivalent adjustments.....	0	121,859	58,163	122,591		-100.00	
Applicable income taxes (tax equivalent).....	42,216	137,491	86,076	102,878		-69.30	
Minority interest.....	23,112	29,865	36,245	18,221		-22.61	
Net income before discontinued operations, net of minority interest.....	148,512	-148,338	-93,717	33,328			
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	148,512	-148,338	-93,717	33,328			
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	171,624	-118,473	-57,472	51,549			
Investment securities income (tax equivalent).....	-1,103	24,951	24,085	15,899			
US Treasury and agency securities (excluding mortgage-backed securities) ..	5	329	346	1,490		-98.48	
Mortgage-backed securities.....	521	1,124	1,347	2,729		-53.65	
All other securities.....	-1,629	23,498	22,392	11,680			
Cash dividends declared.....	1,525	1,840	2,443	2,133		-17.12	
Common.....	1,525	1,840	2,443	2,133		-17.12	
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	0.97			1.65			1.51			3	4	7			
Less: Interest expense	0.60			1.34			1.19			2.92	0.98	97			
Equals: Net interest income (tax equivalent)	0.38			0.32			0.32			0.08	3.01	1			
Plus: Non-interest income	4.41			2.15			3.60			3.75	1.32	92			
Equals: adjusted operating income (tax equivalent)	4.79			2.47			3.92			3.83	4.41	24			
Less: Overhead expense	3.64			2.86			3.94			3.69	2.69	86			
Less: Provision for credit losses	-0.02			0.06			0.03			0	0.15	5			
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0	0	49			
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0	0.01	35			
Plus: other tax equivalent adjustments	0.02			0.55			0.17			0.55	0	98			
Equals: Pretax net operating income (tax equivalent)	1.20			0.10			0.12			0.69	1.56	5			
Less: Applicable income taxes (tax equivalent)	0.24			0.73			0.35			0.46	0.36	80			
Less: Minority interest	0.13			0.16			0.15			0.08	0	96			
Equals: Net operating income	0.83			-0.79			-0.38			0.15	1.19	4			
Plus: Net extraordinary items	0			0			0			0	0	50			
Equals: Net income	0.83			-0.79			-0.38			0.15	1.19	4			
Memo: Net income (last four quarters)	0.86			-0.51			-0.38			0.15	1.19	4			
Net income—BHC and noncontrolling (minority) interest	0.96			-0.63			-0.24			0.23	1.20	5			
Margin Analysis															
Average earning assets / Average assets	87.64			82.44			84.25			69.77	91.05	1			
Average interest-bearing funds / Average assets	61.67			67.90			67.41			66.37	65.57	52			
Interest income (tax equivalent) / Average earning assets	1.11			2			1.80			4.30	4.41	40			
Interest expense / Average earning assets	0.68			1.62			1.42			4.19	1.08	99			
Net interest income (tax equivalent) / Average earning assets	0.43			0.38			0.38			0.11	3.33	1			
Yield or Cost															
Total loans and leases (tax equivalent)	2.99			3.27			3.24			3.88	5.09	5			
Interest-bearing bank balances	0.13			0.61			0.52			2.20	2.04	57			
Federal funds sold and reverse repos	0.25			2.24			1.89			6.20	2.44	96			
Trading assets	0.95			0.61			0.61			1.29	0.99	63			
Total earning assets	1.13			1.88			1.72			4.30	4.36	46			
Investment securities (tax equivalent)	-0.18			3.89			2.61			2.37	2.76	16			
US Treasury and agency securities (excluding mortgage-backed securities)				0.68			0.59			2.26	2.32	53			
Mortgage-backed securities	1.09			1.56			1.47			2.26	2.61	12			
All other securities	-0.38			4.60			3.01			2.65	4.06	10			
Interest-bearing deposits	0.18			0.58			0.49			1.75	1.10	88			
Time deposits of \$250K or more	0.23			1.05			0.90			2.20	1.96	66			
Time deposits < \$250K	0.43			1.27			1.14			1.98	1.82	57			
Other domestic deposits	0.15			0.43			0.37			1.57	0.93	88			
Foreign deposits											1.19				
Federal funds purchased and repos	0.12			1.91			1.61			6.32	1.86	94			
Other borrowed funds and trading liabilities	1.25			1.76			1.64			2.69	2.38	66			
All interest-bearing funds	0.97			1.97			1.77			4.40	1.49	96			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	789,366	403,305	877,207	839,568	
Fiduciary activities income	141	270	319	367	
Service charges on deposit accounts - domestic	1,742	1,563	2,111	1,840	
Trading revenue	207,171	43,656	107,628	131,087	
Investment banking fees and commissions	298,994	312,840	393,994	242,980	
Insurance activities revenue	44	60	115	140	
Venture capital revenue	0	0	0	0	
Net servicing fees	0	1	1	3	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	5,399	-242,139	-3,502	26,091	
Other non-interest income	275,875	287,054	376,541	437,060	
Total overhead expenses	652,102	536,062	959,962	826,505	
Personnel expense	220,715	199,435	276,616	242,800	
Net occupancy expense	61,556	70,093	88,753	87,149	
Goodwill impairment losses	0	0	0	15,194	
Amortization expenses and impairment loss (other intangible assets)	3,207	3,244	4,353	12,009	
Other operating expenses	366,624	263,290	590,240	469,353	
Fee income on mutual funds and annuities	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,447	961	948	908	
Average personnel expense per employee	152.53	207.53	291.79	267.40	
Average assets per employee	16,488.64	25,982.32	25,705.33	24,644.89	

Analysis Ratios

Mutual fund fee income / Non-interest income	0			0			0			0	2.72	10			
Overhead expenses / Net Interest Income + non-interest income	75.86			120.70			102.27			96.42	61.29	97			

Percent of Average Assets

Total overhead expense	3.64			2.86			3.94			3.69	2.69	86			
Personnel expense	1.23			1.06			1.14			1.09	1.41	23			
Net occupancy expense	0.34			0.37			0.36			0.39	0.28	87			
Other operating expenses	2.07			1.42			2.44			2.22	0.97	94			
Overhead less non-interest income	-0.77			0.71			0.34			-0.06	1.32	5			

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	76.10			115.86			100.47			96.42	60.64	97			
Personnel expense	25.76			43.11			28.95			28.33	32.39	23			
Net occupancy expense	7.18			15.15			9.29			10.17	6.52	94			
Other operating expenses	43.16			57.61			62.23			57.93	21.20	98			
Total non-interest income	92.12			87.17			91.80			97.95	29.23	98			
Fiduciary activities income	0.02			0.06			0.03			0.04	1.97	29			
Service charges on domestic deposit accounts	0.20			0.34			0.22			0.21	3.88	10			
Trading revenue	24.18			9.44			11.26			15.29	1.18	96			
Investment banking fees and commissions	34.89			67.62			41.23			28.35	3.54	93			
Insurance activities revenue	0.01			0.01			0.01			0.02	0.47	33			
Venture capital revenue	0			0			0			0	0.02	42			
Net servicing fees	0			0			0			0	0.28	29			
Net securitization income	0			0			0			0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	0.63			-52.34			-0.37			3.04	1.86	74			
Other non-interest income	32.20			62.04			39.41			50.99	10.04	96			
Overhead less non-interest income	-16.02			28.69			8.66			-1.52	31.06	5			
Applicable income taxes / Pretax net operating income (tax equivalent)	19.74			82.20			97.58			-12.77	20.56	0			
Applicable income tax + TE / Pretax net operating income + TE	19.74			722.95			300.92			66.62	23.23	97			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	1,189,084	1,201,246	1,206,448	1,215,241		-1.01	
Commercial and industrial loans	3,057,460	2,920,090	3,006,440	2,653,607		4.70	
Loans to individuals	529	462	501	667		14.50	
Loans to depository institutions and acceptances of other banks	101,408	113,680	201,935	98,268		-10.80	
Agricultural loans	0	0	0	0			
Other loans and leases	1,915,151	1,901,886	1,926,553	1,865,630		0.70	
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	6,263,632	6,137,364	6,341,877	5,833,413		2.06	
Less: Allowance for loan and lease losses	42,425	48,902	46,107	38,234		-13.24	
Net loans and leases	6,221,207	6,088,462	6,295,770	5,795,179		2.18	
Debt securities that reprice or mature in over 1 year	24,239	42,450	36,606	54,689		-42.90	
Mutual funds and equity securities	11,180	11,432	11,400	11,159		-2.20	
Subtotal	6,256,626	6,142,344	6,343,776	5,861,027		1.86	
Interest-bearing bank balances	1,816,888	1,351,355	1,272,083	2,445,328		34.45	
Federal funds sold and reverse repos	6,349,552	6,576,166	4,036,120	5,381,037		-3.45	
Debt securities that reprice or mature within 1 year	468,419	859,695	1,015,853	570,363		-45.51	
Trading assets	3,212,522	3,046,782	2,944,567	2,175,133		5.44	
Total earning assets	18,104,006	17,976,342	15,612,399	16,432,888		0.71	
Non-interest-bearing cash and due from depository institutions	795,585	751,478	682,969	340,192		5.87	
Premises, fixed assets, and leases	674,937	557,010	600,622	22,860		21.17	
Other real estate owned	0	550	550	0		-100.00	
Investment in unconsolidated subsidiaries	16,295	18,645	14,560	21,679		-12.60	
Intangible and other assets	5,687,538	5,431,894	5,142,132	5,891,495		4.71	
Total assets	25,278,361	24,735,919	22,053,232	22,709,114		2.19	
Quarterly average assets	24,395,376	22,864,677	22,567,598	22,490,365		6.69	
Average loans and leases (YTD)	6,336,421	5,802,695	5,879,937	5,524,697		9.20	
Memoranda							
Loans held-for-sale	0	0	0	0			
Loans not held-for-sale	6,263,632	6,137,364	6,341,877	5,833,413		2.06	
Real estate loans secured by 1-4 family	25,177	29,603	27,513	25,364		-14.95	
Commercial real estate loans	1,163,907	1,171,643	1,178,935	1,189,877		-0.66	
Construction and land development	240,338	237,201	261,464	232,834		1.32	
Multifamily	163,483	219,315	191,413	232,030		-25.46	
Nonfarm nonresidential	760,086	715,127	726,058	725,013		6.29	
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	503,837	913,577	1,063,859	636,211		-44.85	
U.S. Treasury securities	0	89,981	39,997	44,751		-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	0	0	0	0			
Mortgage-backed securities	57,823	87,711	78,539	109,524		-34.08	
Asset-backed securities	0	0	0	0			
Other debt securities	434,834	724,453	933,923	470,777		-39.98	
Mutual funds and equity securities	11,180	11,432	11,400	11,159		-2.20	
Available-for-sale securities	492,657	902,145	1,052,459	625,052		-45.39	
U.S. Treasury securities	0	89,981	39,997	44,751		-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	0	0	0	0			
Mortgage-backed securities	57,823	87,711	78,539	109,524		-34.08	
Asset-backed securities	0	0	0	0			
Other debt securities	434,834	724,453	933,923	470,777		-39.98	
Mutual funds and equity securities	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	502	1,023	765	-756		-50.93	
Structured notes, fair value	0	0	0	0			
Pledged securities	57,678	177,518	118,368	154,075		-67.51	

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	170,612	657,395	654,339	467,042		-74.05	
NOW, ATS and transaction accounts	352,757	447,342	443,723	294,884		-21.14	
Time deposits less brokered deposits < \$250K	-141,561	-253,283	-237,081	-161,319			
MMDA and other savings accounts	1,831,927	1,279,291	1,300,277	1,173,026		43.20	
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	2,213,735	2,130,745	2,161,258	1,773,633		3.89	
Time deposits of \$250K or more	64,138	260,703	184,432	259,062		-75.40	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	5,190,694	6,045,320	3,519,730	4,740,050		-14.14	
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	3,774,286	3,770,322	3,096,384	2,102,473		0.11	
Other borrowings w/remaining maturity over 1 year	4,035,998	4,649,314	5,185,175	6,497,654		-13.19	
Brokered deposits < \$250K	212,070	368,785	340,050	370,825		-42.49	
Noncore funding	13,277,186	15,094,444	12,325,771	13,970,064		-12.04	
Trading liabilities	2,074,485	1,092,500	1,474,381	979,869		89.88	
Subordinated notes and debentures + trust preferred securities	330,638	479,507	479,633	479,129		-31.05	
Other liabilities	1,626,659	1,438,334	1,051,867	858,871		13.09	
Total liabilities	19,522,703	20,235,530	17,492,910	18,061,566		-3.52	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	3	2	2	2		50.00	
Common surplus	5,062,567	4,182,672	4,182,672	4,182,672		21.04	
Retained earnings	402,139	202,385	252,334	350,141		98.70	
Accumulated other comprehensive income	-30,388	-61,875	-58,447	-38,132			
Other equity capital components	0	0	0	0			
Total holding company equity capital	5,434,321	4,323,184	4,376,561	4,494,683		25.70	
Noncontrolling (minority) interest in subsidiaries	321,337	177,205	183,761	152,865		81.34	
Total equity capital, including minority interest	5,755,658	4,500,389	4,560,322	4,647,548		27.89	
Total liabilities and capital	25,278,361	24,735,919	22,053,232	22,709,114		2.19	
Memoranda							
Non-interest-bearing deposits	632,477	657,395	654,339	467,042		-3.79	
Interest-bearing deposits	1,857,466	2,102,838	2,031,401	1,936,478		-11.67	
Total deposits	2,489,943	2,760,233	2,685,740	2,403,520		-9.79	
Long-term debt that reprices within 1 year	1,971,014	2,801,463	3,204,408	2,700,933		-29.64	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,376,562	4,494,683	4,494,683	4,115,350			
Accounting restatements	1,342	0	0	0			
Net income	148,512	-148,338	-93,717	33,328			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	359,346			
Less: Dividends declared	1,525	1,840	2,443	2,133			
Change in other comprehensive income	28,059	-23,743	-20,315	-9,319			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	881,371	2,422	-1,647	-1,889			
Holding company equity capital, ending balance	5,434,321	4,323,184	4,376,561	4,494,683			

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Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	4.70			4.86			5.47			5.35	37.78	9			
Commercial and industrial loans	12.10			11.81			13.63			11.69	12.02	53			
Loans to individuals	0			0			0			0	4.20	1			
Loans to depository institutions and acceptances of other banks	0.40			0.46			0.92			0.43	0.04	91			
Agricultural loans	0			0			0			0	0.24	11			
Other loans and leases	7.58			7.69			8.74			8.22	5.01	77			
Net loans and leases	24.61			24.61			28.55			25.52	63.77	7			
Debt securities over 1 year	0.10			0.17			0.17			0.24	14.60	4			
Mutual funds and equity securities	0.04			0.05			0.05			0.05	0.06	60			
Subtotal	24.75			24.83			28.77			25.81	79.65	3			
Interest-bearing bank balances	7.19			5.46			5.77			10.77	3.06	94			
Federal funds sold and reverse repos	25.12			26.59			18.30			23.70	1.57	96			
Debt securities 1 year or less	1.85			3.48			4.61			2.51	1.91	69			
Trading assets	12.71			12.32			13.35			9.58	1.19	91			
Total earning assets	71.62			72.67			70.79			72.36	89.53	1			
Non-interest cash and due from depository institutions	3.15			3.04			3.10			1.50	1.14	78			
Other real estate owned	0			0			0			0	0.03	4			
All other assets	25.23			24.29			26.11			26.14	9.27	98			
Memoranda															
Short-term investments	34.16			35.52			28.68			36.98	7.63	95			
U.S. Treasury securities	0			0.36			0.18			0.20	1.03	50			
US agency securities (excluding mortgage-backed securities)	0			0			0			0	0.54	13			
Municipal securities	0			0			0			0	1.34	7			
Mortgage-backed securities	0.23			0.35			0.36			0.48	11.44	6			
Asset-backed securities	0			0			0			0	0.28	25			
Other debt securities	1.72			2.93			4.23			2.07	0.39	92			
Loans held-for-sale	0			0			0			0	0.39	7			
Loans held for investment	24.78			24.81			28.76			25.69	63.50	7			
Real estate loans secured by 1-4 family	0.10			0.12			0.12			0.11	13.29	5			
Revolving	0.04			0.04			0.09			0.05	2.07	15			
Closed-end, secured by first liens	0.02			0.03			0.01			0.02	10.69	4			
Closed-end, secured by junior liens	0.03			0.05			0.02			0.04	0.28	25			
Commercial real estate loans	4.60			4.74			5.35			5.24	22.23	17			
Construction and land development	0.95			0.96			1.19			1.03	3.44	25			
Multifamily	0.65			0.89			0.87			1.02	3.01	26			
Nonfarm nonresidential	3.01			2.89			3.29			3.19	14.69	17			
Real estate loans secured by farmland	0			0			0			0	0.36	9			

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	18.98			19.57			19.02			20.83	57.46	9			
Real estate loans secured by 1-4 family	0.40			0.48			0.43			0.43	20.75	5			
Revolving	0.17			0.17			0.31			0.18	3.15	18			
Closed-end	0.23			0.32			0.13			0.25	17.39	5			
Commercial real estate loans	18.58			19.09			18.59			20.40	33.52	26			
Construction and land development	3.84			3.86			4.12			3.99	5.09	47			
1-4 family	0.26			0			0			0	0.94	7			
Other	3.57			3.86			4.12			3.99	4.02	56			
Multifamily	2.61			3.57			3.02			3.98	4.69	50			
Nonfarm nonresidential	12.13			11.65			11.45			12.43	22.15	27			
Owner-occupied	4.35			4			3.85			4.76	7.72	34			
Other	7.78			7.65			7.60			7.67	14.34	26			
Real estate loans secured by farmland	0			0			0			0	0.55	9			
Loans to depository institutions and acceptances of other banks	1.62			1.85			3.18			1.68	0.11	92			
Commercial and industrial loans	48.81			47.58			47.41			45.49	19.53	97			
Loans to individuals	0.01			0.01			0.01			0.01	7.13	2			
Credit card loans	0			0			0			0	0.81	21			
Agricultural loans	0			0			0			0	0.37	11			
Other loans and leases	30.58			30.99			30.38			31.98	9.85	91			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	20.49			26.25			26.03			26.31	391.26	4			
Real estate loans secured by 1-4 family	0.43			0.65			0.59			0.55	138.18	4			
Revolving	0.19			0.22			0.42			0.23	21.26	10			
Closed-end	0.25			0.42			0.18			0.32	115.20	3			
Commercial real estate loans	20.06			25.60			25.43			25.76	229.44	12			
Construction and land development	4.14			5.18			5.64			5.04	34.95	17			
1-4 family	0.28			0			0			0	6.61	6			
Other	3.86			5.18			5.64			5.04	27.32	19			
Multifamily	2.82			4.79			4.13			5.02	31.04	13			
Nonfarm nonresidential	13.10			15.63			15.66			15.70	152.10	11			
Owner-occupied	4.70			5.36			5.27			6.01	53.07	15			
Other	8.40			10.26			10.40			9.69	97.41	10			
Real estate loans secured by farmland	0			0			0			0	3.60	8			
Loans to depository institutions and acceptances of other banks	1.75			2.48			4.36			2.13	0.44	86			
Commercial and industrial loans	52.69			63.81			64.86			57.46	122.02	19			
Loans to individuals	0.01			0.01			0.01			0.01	43.51	0			
Credit card loans	0			0			0			0	4.34	21			
Agricultural loans	0			0			0			0	2.18	11			
Other loans and leases	33.01			41.56			41.56			40.40	52.44	52			
Supplemental															
Non-owner occupied CRE loans / Gross loans	26.26			21.61			22.35			16.33	26.45	27			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	28.35			28.99			30.58			20.63	178.57	9			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	33.05			34.35			35.84			26.63	236.10	12			

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Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	34.16			35.52			28.68			36.98	7.63	95			
Liquid assets	48.39			48.12			41.06			46.22	22.44	88			
Investment securities	1.99			3.69			4.82			2.80	16.99	6			
Net loans and leases	24.61			24.61			28.55			25.52	63.77	7			
Net loans, leases and standby letters of credit	25.43			25.42			29.51			26.43	64.84	7			
Core deposits	8.76			8.61			9.80			7.81	63.09	3			
Noncore funding	52.52			61.02			55.89			61.52	19.36	97			
Time deposits of \$250K or more	0.25			1.05			0.84			1.14	2.94	20			
Foreign deposits	0			0			0			0	0.43	38			
Federal funds purchased and repos	20.53			24.44			15.96			20.87	1.94	96			
Secured federal funds purchased	0			0			0			0	0	49			
Net federal funds purchased (sold)	-4.58			-2.15			-2.34			-2.82	0.48	10			
Commercial paper	0			0			0			0	0.02	45			
Other borrowings w/remaining maturity of 1 year or less	14.93			15.24			14.04			9.26	3.01	93			
Earning assets that reprice within 1 year	53.02			49.82			45.50			46.91	39.29	76			
Interest-bearing liabilities that reprice within 1 year	7.26			8.45			9.14			7.28	10.19	32			
Long-term debt that reprices within 1 year	7.80			11.33			14.53			11.89	0.96	96			
Net assets that reprice within 1 year	37.96			30.04			21.83			27.74	26.63	52			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	74.20			102.68			94.60			95.09	14.45	97			
Net short-term noncore funding dependence	9.64			26.95			12.85			-15.84	3.38	9			
Short-term investment / Short-term noncore funding	93.47			84.15			88.58			112.43	77.77	73			
Liquid assets - short-term noncore funding / Nonliquid assets	22.95			11.38			14.73			24.79	16.97	74			
Net loans and leases / Total deposits	249.85			220.58			234.41			241.11	90.31	98			
Net loans and leases / Core deposits	281.03			285.74			291.30			326.74	103.93	98			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital											0.72				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.01			0.02			0.02			-0.02	1.36	9			
Structured notes appreciation (depreciation) / Tier 1 capital											0				
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0	12.67	14			
Available-for-sale securities	97.78			98.75			98.93			98.25	85.40	67			
U.S. Treasury securities	0			9.85			3.76			7.03	6.15	70			
US agency securities (excluding mortgage-backed securities)	0			0			0			0	3.49	13			
Municipal securities	0			0			0			0	7.75	7			
Mortgage-backed securities	11.48			9.60			7.38			17.21	67.43	7			
Asset-backed securities	0			0			0			0	1.66	24			
Other debt securities	86.30			79.30			87.79			74	2.94	98			
Mutual funds and equity securities	2.22			1.25			1.07			1.75	0.40	91			
Debt securities 1 year or less	92.97			94.10			95.49			89.65	11.86	97			
Debt securities 1 to 5 years	0			0			0			0	17.94	1			
Debt securities over 5 years	4.81			4.65			3.44			8.60	66.02	4			
Pledged securities	11.45			19.43			11.13			24.22	30.57	45			
Structured notes, fair value	0			0			0			0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	-1.73			11.57			-24.68				26.69				
Investment securities	-44.85			36.10			67.22				11.75				
Core deposits	3.89			22.60			21.85				11.23				
Noncore funding	-12.04			8.16			-11.77				6.59				

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,840,956	5,160,299	
Commit: Secured commercial real estate loans	147,589	131,287	136,144	230,694	
Commit: Unsecured real estate loans	231,540	335,077	287,317	32,082	
Credit card lines (reported semiannually, June/Dec)			0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	207,449	200,028	211,141	206,438	
Commercial and similar letters of credit	802	785	1,153	55	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	184,210	433,707	0	309,237	
Credit derivatives - notional amount (holding company as beneficiary)	1,559,559	1,536,620	751,289	1,000,000	
Credit derivative contracts w/ purchased credit protection-investment grade ..	1,743,768	1,970,327	751,289	1,309,237	
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	461,324,035	1,433,752,101	1,169,721,528	994,386,030	
Written options contracts (interest rate)	738,532,551	576,034,553	596,194,620	579,355,885	
Purchased options contracts (interest rate)	1,961,883,377	1,511,105,357	1,630,740,998	1,589,501,909	
Interest rate swaps	1,659,816,921	1,307,057,042	1,316,065,468	1,388,648,551	
Futures and forward foreign exchange	22,627,070	38,993,558	37,954,874	36,392,073	
Written options contracts (foreign exchange)	2,705,990	2,374,441	4,179,545	388,682	
Purchased options contracts (foreign exchange)	2,396,167	2,495,125	4,097,048	761,908	
Foreign exchange rate swaps	205,512,267	163,309,142	175,948,089	137,142,954	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)							12.88			22.72	23.52	56			
Standby letters of credit	0.82			0.81			0.96			0.91	0.84	65			
Commercial and similar letters of credit	0			0			0.01			0	0.02	38			
Securities lent	0			0			0			0	0.40	39			
Credit derivatives - notional amount (holding company as guarantor)	0.73			1.75			0			1.36	0.42	89			
Credit derivatives - notional amount (holding company as beneficiary)	6.17			6.21			3.41			4.40	0.52	92			
Credit derivative contracts w/ purchased credit protection-investment grade ..	6.90			7.97			3.41			5.77	0.30	93			
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	0			0			0			0	0.45	34			
Derivative contracts	19,996.54			20,355.51			22,377.23			20,813.57	68.47	99			
Interest rate contracts	19,073.85			19,517.97			21,369.76			20,044.34	47.31	99			
Interest rate futures and forward contracts	1,824.98			5,796.24			5,304.08			4,378.80	10.67	99			
Written options contracts (interest rate)	2,921.60			2,328.74			2,703.43			2,551.20	2.47	99			
Purchased options contracts (interest rate)	7,761.12			6,108.95			7,394.57			6,999.40	2.65	99			
Interest rate swaps	6,566.16			5,284.04			5,967.68			6,114.94	28.86	99			
Foreign exchange contracts	922.69			837.54			1,007.47			769.23	10.12	98			
Futures and forward foreign exchange contracts	89.51			157.64			172.11			160.25	5.23	94			
Written options contracts (foreign exchange)	10.70			9.60			18.95			1.71	0.05	94			
Purchased options contracts (foreign exchange)	9.48			10.09			18.58			3.36	0.08	94			
Foreign exchange rate swaps	813			660.21			797.83			603.91	2.03	99			
Equity, commodity, and other derivative contracts	0			0			0			0	3.32	31			
Commodity and other futures and forward contracts	0			0			0			0	0.19	40			
Written options contracts (commodity and other)	0			0			0			0	0.98	35			
Purchased options contracts (commodity and other)	0			0			0			0	0.94	34			
Commodity and other swaps	0			0			0			0	0.38	35			

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							48.32			93.40	45.53	85			
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Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	5,054,798,378	5,035,121,319	4,934,902,170	4,726,577,992	
Interest rate contracts	4,821,556,884	4,827,949,053	4,712,722,614	4,551,892,375	
Foreign exchange contracts	233,241,494	207,172,266	222,179,556	174,685,617	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	483,951,105	1,472,745,659	1,207,676,402	1,030,778,103	
Written options	741,238,541	578,408,994	600,374,165	579,744,567	
Exchange-traded	14,550,000	7,010,000	7,000,000	19,115,410	
Over-the-counter	726,688,541	571,398,994	593,374,165	560,629,157	
Purchased options	1,964,279,544	1,513,600,482	1,634,838,046	1,590,263,817	
Exchange-traded	1,750,221,892	1,308,105,517	1,427,494,338	1,373,519,092	
Over-the-counter	214,057,652	205,494,965	207,343,708	216,744,725	
Swaps	1,865,329,188	1,470,366,184	1,492,013,557	1,525,791,505	
Held for trading	5,054,501,249	5,034,867,854	4,934,636,076	4,726,299,429	
Interest rate contracts	4,821,260,096	4,827,695,588	4,712,456,520	4,551,613,812	
Foreign exchange contracts	233,241,153	207,172,266	222,179,556	174,685,617	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	297,129	253,465	266,094	278,563	
Interest rate contracts	296,788	253,465	266,094	278,563	
Foreign exchange contracts	341	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	4,315,303,606	4,458,682,651	4,335,279,293	4,148,142,662	
One year or less	3,006,162,686	2,722,534,874	2,573,926,146	2,374,666,900	
Over 1 year to 5 years	1,147,751,658	1,341,476,958	1,330,008,700	1,428,833,411	
Over 5 years	161,389,262	394,670,819	431,344,447	344,642,351	
Gross negative fair value (absolute value)	10,790,958	14,052,845	14,862,813	10,194,493	
Gross positive fair value	12,953,459	16,396,471	16,939,854	11,827,969	
Held for trading	12,951,749	16,393,632	16,937,642	11,826,216	
Non-traded	1,710	2,839	2,212	1,753	
Current credit exposure on risk-based capital derivative contracts	5,125,306	6,192,757	6,354,323	5,127,957	
Credit losses on derivative contracts	886	796	658	107	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	95.39			95.89			95.50			96.30	93.44	36			
Foreign exchange contracts	4.61			4.11			4.50			3.70	3.20	72			
Equity, commodity, and other contracts	0			0			0			0	1.64	31			
Futures and forwards	9.57			29.25			24.47			21.81	13.49	74			
Written options	14.66			11.49			12.17			12.27	5.91	79			
Exchange-traded	0.29			0.14			0.14			0.40	0.15	87			
Over-the-counter	14.38			11.35			12.02			11.86	5.10	83			
Purchased options	38.86			30.06			33.13			33.65	4.42	94			
Exchange-traded	34.62			25.98			28.93			29.06	0.28	99			
Over-the-counter	4.23			4.08			4.20			4.59	3.35	70			
Swaps	36.90			29.20			30.23			32.28	69.75	13			
Held for trading	99.99			99.99			99.99			99.99	44.16	95			
Interest rate contracts	95.38			95.88			95.49			96.30	37.24	94			
Foreign exchange contracts	4.61			4.11			4.50			3.70	1.60	81			
Equity, commodity, and other contracts	0			0			0			0	0.83	36			
Non-traded	0.01			0.01			0.01			0.01	55.84	4			
Interest rate contracts	0.01			0.01			0.01			0.01	52.22	4			
Foreign exchange contracts	0			0			0			0	0.34	33			
Equity, commodity, and other contracts	0			0			0			0	0.13	38			
Derivative contracts (excluding futures and forex 14 days or less)	85.37			88.55			87.85			87.76	93.86	23			
One year or less	59.47			54.07			52.16			50.24	32.17	69			
Over 1 year to 5 years	22.71			26.64			26.95			30.23	30.45	54			
Over 5 years	3.19			7.84			8.74			7.29	28.09	23			
Gross negative fair value (absolute value)	0.21			0.28			0.30			0.22	0.83	21			
Gross positive fair value	0.26			0.33			0.34			0.25	1.19	9			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.87			3.10			3.24			2.23	0.06	96			
Gross positive fair value (X)	2.25			3.62			3.69			2.58	0.07	97			
Held for trading (X)	2.25			3.62			3.69			2.58	0.06	97			
Non-traded (X)	0			0			0			0	0.01	25			
Current credit exposure (X)	0.89			1.37			1.38			1.12	0.05	96			
Credit losses on derivative contracts	0.02			0.02			0.01			0	0	95			
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0	0	47			
90+ days past due	0			0			0			0	0	48			
Other Ratios															
Current credit exposure / Risk-weighted assets	20.17			21.67			22.44			18.67	0.73	96			

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	46,107	38,234	38,234	44,527	
Gross losses	17	285	498	1,113	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	574	242	275	303	
Net losses	-557	43	223	810	
Provision for loan and lease losses	-4,408	11,214	8,501	-856	
Adjustments	169	-503	-405	-4,627	
Ending balance	42,425	48,902	46,107	38,234	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	-0.02			0.06			0.03			0	0.15	5			
Provision for loan and lease losses / Average loans and leases	-0.09			0.26			0.14			-0.02	0.24	6			
Provision for loan and lease losses / Net loan and lease losses	791.38			26,079.07			3,812.11			-105.68	130.58	1			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.68			0.80			0.73			0.66	0.83	34			
Allowance for loan and lease losses / Total loans and leases	0.68			0.80			0.73			0.66	0.81	36			
Allowance for loan and lease losses / Net loans and leases losses (X)				852.94			206.76			47.20	8.03	95			
Allowance for loan and lease losses / Nonaccrual assets	460.74			266.74			350.68			559.80	218.72	88			
ALLL / 90+ days past due + nonaccrual loans and leases	1,787.82			595.13			1,845.76			3,793.06	151.73	99			
Gross loan and lease losses / Average loans and leases	0			0.01			0.01			0.02	0.28	5			
Recoveries / Average loans and leases	0.01			0.01			0			0.01	0.08	7			
Net losses / Average loans and leases	-0.01			0			0			0.01	0.21	11			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0	0	40			
Recoveries / Prior year-end losses	115.26			21.74			24.71				36.22				
Earnings coverage of net loan and lease losses (X)	-376			-2,130.86			-94.43			38.25	24.40	77			

Net Loan and Lease Losses By Type

Real estate loans	-0.05			-0.02			-0.01			-0.01	0.01	28			
Real estate loans secured by 1-4 family	0			0			0			0	0.01	42			
Revolving	0			0			0			0	0.02	43			
Closed-end	0			0			0			0	0	45			
Commercial real estate loans	-0.05			-0.02			-0.01			-0.01	0.01	23			
Construction and land development	-0.25			-0.08			-0.06			-0.03	-0.01	23			
1-4 family	0			0			0			0	0	55			
Other	-0.25			-0.08			-0.06			-0.03	-0.01	21			
Multifamily	0			0			0			0	0	56			
Nonfarm nonresidential	0			0			0			0	0.02	38			
Owner-occupied	0			0			0			0	0.01	45			
Other	0			0			0			0	0.01	40			
Real estate loans secured by farmland											0.01				
Commercial and industrial loans	0			0.01			0.01			0.03	0.37	12			
Loans to individuals											1.17				
Credit card loans											3.11				
Agricultural loans											0.08				
Loans to foreign governments and institutions	0			0			0			0	0	50			
Other loans and leases	0			0			0			0	0.15	22			

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	2,449	4,447	2,296	1,612	
90+ days past due loans and leases	816	0	505	0	
Nonaccrual loans and leases	1,557	8,217	1,993	1,008	
Total past due and nonaccrual loans and leases	4,822	12,664	4,794	2,620	
Restructured 30–89 days past due	0	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	1,486	7,920	1,706	0	
Total restructured loans and leases	1,486	7,920	1,706	0	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	4,270	7,732	11,682	4,634	
Other real estate owned	0	550	550	0	
Other Assets					
30–89 days past due	3,822	5,069	3,288	1,930	
90+ days past due	3,241	3,560	1,192	8,383	
Nonaccrual	7,651	10,116	11,155	5,822	
Total other assets past due and nonaccrual	14,714	18,745	15,635	16,135	

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0.04			0.07			0.04			0.03	0.43	3			
90+ days past due loans and leases	0.01			0			0.01			0	0.15	8			
Nonaccrual loans and leases	0.02			0.13			0.03			0.02	0.51	2			
90+ days past due and nonaccrual loans and leases	0.04			0.13			0.04			0.02	0.71	2			
30–89 days past due restructured	0			0			0			0	0.01	13			
90+ days past due restructured	0			0			0			0	0.01	29			
Nonaccrual restructured	0.02			0.13			0.03			0	0.14	4			
30–89 days past due loans held for sale	0			0			0			0	0	38			
90+ days past due loans held for sale	0			0			0			0	0	42			
Nonaccrual loans held for sale	0			0			0			0	0	40			

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.10			0.15			0.09			0.06	0.43	4			
90+ days past due assets	0.06			0.06			0.03			0.14	0.15	68			
Nonaccrual assets	0.15			0.30			0.21			0.12	0.53	7			
30+ days past due and nonaccrual assets	0.31			0.51			0.32			0.32	1.19	4			

Percent of Total Assets

90+ days past due and nonaccrual assets	0.05			0.09			0.07			0.07	0.44	6			
90+ days past due and nonaccrual assets + other real estate owned	0.05			0.09			0.07			0.07	0.48	4			

Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:

Total assets	0.02			0.07			0.06			0.02	0.53	2			
Allowance for loan and lease losses	13.73			33.74			30.85			14.76	115.41	2			
Equity capital + allowance for loan and lease losses	0.11			0.38			0.32			0.12	4.28	1			
Tier 1 capital + allowance for loan and lease losses	0.10			0.36			0.31			0.12	5.65	1			
Loans and leases + other real estate owned	0.09			0.27			0.22			0.10	0.85	2			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.03			0.04			0.12			0.02	0.38	5			
	90+ days past due	0			0			0			0	0.16	13			
	Nonaccrual	0			0.01			0.01			0.01	0.46	4			
Commercial and industrial	30–89 days past due	0			0.14			0.03			0.05	0.31	15			
	90+ days past due	0			0			0.02			0	0.05	14			
	Nonaccrual	0.05			0.28			0.06			0.03	0.83	9			
Individuals	30–89 days past due	0			0			0			0	0.83	5			
	90+ days past due	0			0			0			0	0.17	16			
	Nonaccrual	0			0			0			0	0.17	11			
Depository institution loans	30–89 days past due	0			0			0			0	0	47			
	90+ days past due	0			0			0			0	0	49			
	Nonaccrual	0			0			0			0	0	48			
Agricultural	30–89 days past due											0.24				
	90+ days past due											0				
	Nonaccrual											0.67				
Foreign governments	30–89 days past due	0			0			0			0	0.07	47			
	90+ days past due	0			0			0			0	0	50			
	Nonaccrual	0			0			0			0	0.03	44			
Other loans and leases	30–89 days past due	0.11			0			0			0	0.20	14			
	90+ days past due	0.04			0			0			0	0.01	30			
	Nonaccrual	0			0			0			0	0.13	15			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	1.62			1.44			1.53			0	0.67	1			
	90+ days past due	0			0			0			0	0.31	14			
	Nonaccrual	0.08			0.35			0.47			0.45	0.73	35			
Revolving	30–89 days past due	0			4.15			2.17			0	0.45	5			
	90+ days past due	0			0			0			0	0.05	24			
	Nonaccrual	0			1			0.52			1.07	1	70			
Closed-end	30–89 days past due	2.84			0			0			0	0.70	1			
	90+ days past due	0			0			0			0	0.35	16			
	Nonaccrual	0.13			0			0.34			0	0.70	1			
Junior lien	30–89 days past due	2.84			0			0			0	0.02	9			
	90+ days past due	0			0			0			0	0	29			
	Nonaccrual	0.13			0			0.34			0	0.04	8			
Commercial real estate	30–89 days past due	0			0			0.08			0.02	0.18	17			
	90+ days past due	0			0			0			0	0.03	19			
	Nonaccrual	0			0			0			0	0.23	5			
Construction and development	30–89 days past due	0			0			0			0	0.28	12			
	90+ days past due	0			0			0			0	0.02	33			
	Nonaccrual	0			0			0			0	0.20	12			
1–4 family	30–89 days past due	0			0			0			0	0.06	25			
	90+ days past due	0			0			0			0	0	41			
	Nonaccrual	0			0			0			0	0.02	30			
Other	30–89 days past due	0			0			0			0	0.20	15			
	90+ days past due	0			0			0			0	0.01	35			
	Nonaccrual	0			0			0			0	0.17	14			
Multifamily	30–89 days past due	0			0			0			0	0.08	19			
	90+ days past due	0			0			0			0	0	41			
	Nonaccrual	0			0			0			0	0.05	21			
Nonfarm non-residential	30–89 days past due	0			0			0.13			0.04	0.14	23			
	90+ days past due	0			0			0			0	0.03	22			
	Nonaccrual	0			0			0			0	0.28	5			
Owner Occupied	30–89 days past due	0			0			0			0.04	0.07	42			
	90+ days past due	0			0			0			0	0.01	26			
	Nonaccrual	0			0			0			0	0.16	7			
Other	30–89 days past due	0			0			0.13			0	0.07	9			
	90+ days past due	0			0			0			0	0.01	30			
	Nonaccrual	0			0			0			0	0.10	9			
Farmland	30–89 days past due											0.23				
	90+ days past due											0.01				
	Nonaccrual											0.84				
Credit card	30–89 days past due											1.19				
	90+ days past due											0.78				
	Nonaccrual											0.11				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	5,062,570	4,182,674	4,182,674	4,182,674	
Retained earnings	402,139	202,385	252,334	350,141	
Accumulated other comprehensive income (AOCI)	-30,388	-61,875	-58,447	-38,132	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	5,434,321	4,323,184	4,376,561	4,494,683	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	9,408	7,372	11,134	5,868	
Accumulated other comprehensive income-related adjustments	-29,272	-52,297	-54,551	-34,534	
Other deductions from common equity tier 1 capital	15,658	18,171	14,528	11,871	
Subtotal:	5,438,527	4,349,938	4,405,450	4,511,478	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	5,438,527	4,349,938	4,405,450	4,511,478	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	321,337	177,205	183,761	68,703	
Additional tier 1 capital before deductions	321,337	177,205	183,761	68,703	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	321,337	177,205	183,761	68,703	
Tier 1 Capital	5,759,864	4,527,143	4,589,211	4,580,181	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	8,972	
Allowance for loan and lease losses in tier 2 capital	44,076	51,274	48,300	40,414	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	44,076	51,274	48,300	49,386	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	44,076	51,274	48,300	49,386	
Exited advanced approach tier 2 capital					
Total capital	5,803,940	4,578,417	4,637,511	4,629,567	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	24,396,031	22,864,677	22,567,598	22,490,365	
Less: Deductions from common equity tier 1 capital	9,408	7,372	11,134	5,868	
Less: Other deductions	71,234	193,968	183,009	0	
Total assets for leverage ratio	24,315,389	22,663,337	22,373,455	22,484,497	
Total risk-weighted assets	25,406,507	28,573,202	28,311,775	27,467,031	
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	21.41			15.22			15.56			16.43	12.11	89			
Common equity tier 1 capital, column B	0			0			0			0	0.29	46			
Tier 1 capital, column A	22.67			15.84			16.21			16.68	12.78	87			
Tier 1 capital, column B	0			0			0			0	0.34	46			
Total capital, column A	22.84			16.02			16.38			16.86	14.36	83			
Total capital, column B	0			0			0			0	0.38	46			
Tier 1 leverage	23.69			19.98			20.51			20.37	9.76	99			
Supplementary leverage ratio, advanced approaches HCs										7.41					

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	44	60	115	140		-26.67	
Other insurance activities income	44	60	115	140		-26.67	
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	11,686	10,134	10,651	9,424		15.31	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..											51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..											48.53				
Separate account assets (L/H) / Total life assets											7.26				
Insurance activities revenue / Adjusted operating income	0.01			0.01			0.01			0.02	0.47	33			
Premium income / Insurance activities revenue	0			0			0			0	7.32	37			
Credit related premium income / Total premium income											34.91				
Other premium income / Total premium income											65.09				
Insurance underwriting net income / Consolidated net income	0			0			0			0	0.08	39			
Insurance net income (P/C) / Equity (P/C)											19.86				
Insurance net income (L/H) / Equity (L/H)											5.13				
Insurance benefits, losses, expenses / Insurance premiums											233.61				
Reinsurance recovery (P/C) / Total assets (P/C)											0.15				
Reinsurance recovery (L/H) / Total assets (L/H)											0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.20			0.22			0.23			0.20	11.51	9			

Broker-Dealer Activities

Net assets of broker-dealer subsidiaries (\$000)	8,116,820	7,293,494	4,663,505	551,828			
Net assets of broker-dealer subsidiaries / Consolidated assets	32.11	29.49	21.15	2.43	1.39	86	

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	3,178,714	2,942,788	3,165,758	3,001,438	
Real estate loans	69,102	94,269	79,934	149,549	
Commercial and industrial loans	1,681,651	1,501,446	1,601,989	1,481,131	
Loans to depository institutions and other banks acceptances	101,408	113,680	201,935	98,268	
Loans to foreign governments and institutions	43,520	14,924	27,495	3,653	
Loans to individuals	1	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	1,283,032	1,218,469	1,254,405	1,268,837	
Debt securities	66,496	187,984	191,977	0	
Interest-bearing bank balances	85,772	89,530	101,734	78,308	
Total selected foreign assets	3,330,982	3,220,302	3,459,469	3,079,746	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

Analysis Ratios

Yield: Foreign loans	2.33			2.45			2.53			2.58	1.25	72			
Cost: Interest-bearing deposits											1.19				

Net Losses as a Percent of Foreign Loans by Type

Real estate loans										27.03					
Commercial and industrial loans										0.29					
Foreign governments and institutions	0			0			0			0	50				

Growth Rates

Net loans and leases	8.02			10.59			5.47			22.48					
Total selected assets	3.44			18.96			12.33			12.40					
Deposits										10.36					

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Retained credit exposure		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Unused commitments to provide liquidity (servicer advance)		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 30–89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets.....	0	0	0	0			
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	3,503	11,353	11,456	28,958		-69.14	
Dividends	3,000	9,000	9,000	7,300		-66.67	
Interest	503	2,353	2,456	21,658		-78.62	
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	29,160	38,140	38,140	50,820		-23.54	
Dividends	29,160	38,140	38,140	50,820		-23.54	
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	32,663	49,493	49,596	79,778		-34.00	
Securities gains (losses)	0	0	0	0			
Other operating income	933	55	110	0		1596.36	
Total operating income	33,596	49,548	49,706	79,778		-32.20	
Operating Expenses							
Personnel expenses	2,177	1,797	2,438	2,730		21.15	
Interest expense	1,602	9,544	10,145	43,287		-83.21	
Other expenses	23,423	18,552	24,066	16,648		26.26	
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	27,202	29,893	36,649	62,665		-9.00	
Income (loss) before taxes	6,394	19,655	13,057	17,113		-67.47	
Applicable income taxes (credit)	-2,106	-6,556	-10,067	-14,201			
Extraordinary items							
Income before undistributed income of subsidiaries	8,500	26,211	23,124	31,314		-67.57	
Equity in undistributed income of subsidiaries	140,011	-174,549	-116,841	62,052			
Bank subsidiaries	11,838	-4,217	5,058	30,062			
Nonbank subsidiaries	128,173	-170,332	-121,899	31,990			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	148,511	-148,338	-93,717	93,366			
Memoranda							
Bank net income	14,838	4,783	14,058	37,362		210.22	
Nonbank net income	157,333	-132,192	-83,759	82,810			
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018		Percent Change	
Dollar Amount in Thousands		% of Total Assets		% of Total Assets		% of Total Assets		% of Total Assets			1-Year	5-Year
Assets												
Investment in bank subsidiaries	385,642	6.76	369,948	7.78	379,280	7.83	182,239				4.24	
Common and preferred stock	385,642	6.76	369,948	7.78	379,280	7.83	182,239				4.24	
Excess cost over fair value	0	0	0	0	0	0	0					
Loans, advances, notes, and bonds	0	0	0	0	0	0	0					
Other receivables	0	0	0	0	0	0	0					
Investment in nonbank subsidiaries	4,576,710	80.22	3,892,770	81.90	3,939,902	81.29	3,371,754				17.57	
Common and preferred stock	4,576,710	80.22	3,892,770	81.90	3,939,902	81.29	3,371,754				17.57	
Excess cost over fair value	0	0	0	0	0	0	0					
Loans, advances, notes, and bonds	0	0	0	0	0	0	0					
Other receivables	0	0	0	0	0	0	0					
Investment in subsidiary holding companies	0	0	0	0	0	0	0					
Common and preferred stock	0	0	0	0	0	0	0					
Excess cost over fair value	0	0	0	0	0	0	0					
Loans, advances, notes, and bonds	0	0	0	0	0	0	0					
Other receivables	0	0	0	0	0	0	0					
Assets Excluding Investment in Subsidiaries												
Net loans and leases	0	0	0	0	0	0	0					
Securities	0	0	0	0	0	0	0					
Securities purchased (reverse repos)	0	0	0	0	0	0	0					
Cash and due from affiliated depository institution	655,979	11.50	474,131	9.98	508,918	10.50	1,394,518				38.35	
Cash and due from unrelated depository institution	72,144	1.26	11	0	8	0	5				655754.55	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0					
Intangible assets	0	0	0	0	0	0	0					
Other assets	15,035	0.26	16,104	0.34	18,459	0.38	5,829				-6.64	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0					
Total assets	5,705,510	100.00	4,752,964	100.00	4,846,567	100.00	4,954,345				20.04	
Liabilities and Capital												
Deposits	0	0	0	0	0	0	0					
Securities sold (repos)	0	0	0	0	0	0	0					
Commercial paper	0	0	0	0	0	0	0					
Other borrowings 1 year or less	0	0	0	0	0	0	0					
Borrowings with maturity over 1 year	254,000	4.45	399,000	8.39	438,000	9.04	1,357,000				-36.34	
Subordinated notes and debentures	0	0	0	0	0	0	0					
Other liabilities	17,189	0.30	30,780	0.65	32,006	0.66	9,096				-44.16	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0					
Total liabilities	271,189	4.75	429,780	9.04	470,006	9.70	1,366,096				-36.90	
Equity Capital	5,434,321	95.25	4,323,184	90.96	4,376,561	90.30	3,588,249				25.70	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0					
Common stock	3	0	2	0	2	0	2				50.00	
Common surplus	5,062,567	88.73	4,182,672	88	4,182,672	86.30	3,076,601				21.04	
Retained earnings	402,139	7.05	202,385	4.26	252,334	5.21	511,646				98.70	
Accumulated other comprehensive income	-30,388	-0.53	-61,875	-1.30	-58,447	-1.21	0					
Other equity capital components	0	0	0	0	0	0	0					
Total liabilities and equity capital	5,705,510	100.00	4,752,964	100.00	4,846,567	100.00	4,954,345				20.04	
Memoranda												
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0					
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0					
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0					

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Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	3.84			-4.28			-2.02			1.96	9.68	5			
Bank net income / Average equity investment in banks	5.09			2.76			5.39			21.51	10.51	95			
Nonbank net income / Average equity investment in nonbanks	4.91			-5.11			-2.36			2.50	7.89	36			
Subsidiary HCs net income / Average equity investment in sub HCs											8.55				
Bank net income / Parent net income	9.99									40.02	82.22	18			
Nonbank net income / Parent net income	105.94									88.69	5.93	96			
Subsidiary holding companies' net income / Parent net income											74				
Leverage															
Total liabilities / Equity capital	4.99			9.94			10.74			38.07	20.43	78			
Total debt / Equity capital	4.67			9.23			10.01			37.82	14.31	82			
Total debt + notes payable to subs that issued TPS / Equity capital	4.67			9.23			10.01			37.82	16.36	82			
Total debt + Loans guaranteed for affiliate / Equity capital	4.67			9.23			10.01			37.82	14.56	82			
Total debt / Equity capital – excess over fair value	4.67			9.23			10.01			37.82	14.51	82			
Long-term debt / Equity capital	4.67			9.23			10.01			37.82	13.04	83			
Short-term debt / Equity capital	0			0			0			0	1.02	36			
Current portion of long-term debt / Equity capital	0			0			0			0	0.05	40			
Excess cost over fair value / Equity capital	0			0			0			0	0.12	38			
Long-term debt / Consolidated long-term debt	5.82			7.78			7.73			19.45	28.44	44			
Double Leverage															
Equity investment in subs / Equity capital	91.32			98.60			98.69			99.05	103.22	21			
Total investment in subs / Equity capital	91.32			98.60			98.69			99.05	111.07	11			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-2.38									-0.37	0.36	13			
Equity investment in subs – equity cap / Net income-div (X)											1.22				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	124.28			176.80			152.90			145.03	177.68	42			
Cash from ops + noncash items + op expense / Op expense + dividend	110.22			225.85			191.15			155.81	190.27	40			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	106.07			87.55			89.74			107.44	116.34	47			
Pretax operating income + interest expense / Interest expense	499.13			305.94			228.70			139.53	1,968.54	12			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	499.13			305.94			228.70			139.53	1,632.83	10			
Dividends + interest from subsidiaries / Interest expense + dividends	1,044.55			434.76			393.99			175.65	210.80	45			
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0	16.52	30			
Net income / Current part of long-term debt + preferred dividends (X)											57.11				
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.37			1.73			1.60			0.76	2.64	43			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due											0.04				
Nonaccrual											0.54				
Total											0.58				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0	0	49			
To nonbank subsidiaries	0			0			0			0	0.10	46			
To subsidiary holding companies	0			0			0			0	0	49			
Total	0			0			0			0	0.10	46			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	83.87			82.93			81.13			87.36	5.62	96			
Combined thrift assets (reported only by bank holding companies)	0			0			0			0	0	50			
Combined foreign nonbank subsidiary assets	10.54			6.41			8.53			7.13	0.19	95			

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Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	17.94			7.02			10.56			6.81	57.84	5			
Dividends declared / Net income	1.03									2.28	33.08	8			
Net income – dividends / Average equity	3.80			-4.33			-2.08			1.92	6.46	8			
Percent of Dividends Paid															
Dividends from bank subsidiaries	196.72			489.13			368.40			342.24	178.13	85			
Dividends from nonbank subsidiaries	1,912.13			2,072.83			1,561.20			2,382.56	7.53	98			
Dividends from subsidiary holding companies.....	0			0			0			0	21.40	42			
Dividends from all subsidiaries	2,108.85			2,561.96			1,929.59			2,724.80	260.40	97			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	20.22			188.17			64.02			19.54	66.55	15			
Interest income from bank subsidiaries.....	3.39			49.20			17.47			57.97	0.54	98			
Management and service fees from bank subsidiaries	0			0			0			0	1.55	36			
Other income from bank subsidiaries.....	0			0			0			0	0	46			
Operating income from bank subsidiaries	23.61			237.36			81.49			77.51	69.36	57			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	18.53									61.37	82.95	51			
Interest income from nonbank subsidiaries.....	0									0	20.25	26			
Management and service fees from nonbank subsidiaries	0									0	1.92	38			
Other income from nonbank subsidiaries.....	0									0	1.06	43			
Operating income from nonbank subsidiaries	18.53									61.37	150.41	31			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....											61.23				
Interest income from subsidiary holding companies											6.54				
Management and service fees from subsidiary holding companies.....											0.36				
Other income from subsidiary holding companies											0.29				
Operating income from subsidiary holding companies.....											76.49				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	8.93			18.16			18.11			9.15	67.32	23			
Interest income from bank subsidiaries.....	1.50			4.75			4.94			27.15	0.80	97			
Management and service fees from bank subsidiaries	0			0			0			0	1.81	36			
Other income from bank subsidiaries.....	0			0			0			0	0.03	44			
Operating income from bank subsidiaries	10.43			22.91			23.05			36.30	78.80	21			
Dividends from nonbank subsidiaries	86.80			76.98			76.73			63.70	2.65	96			
Interest income from nonbank subsidiaries.....	0			0			0			0	1.19	30			
Management and service fees from nonbank subsidiaries	0			0			0			0	0.06	41			
Other income from nonbank subsidiaries.....	0			0			0			0	0.04	44			
Operating income from nonbank subsidiaries	86.80			76.98			76.73			63.70	7.29	91			
Dividends from subsidiary holding companies.....	0			0			0			0	4.52	43			
Interest income from subsidiary holding companies	0			0			0			0	0.20	44			
Management and service fees from subsidiary holding companies.....	0			0			0			0	0	49			
Other income from subsidiary holding companies	0			0			0			0	0	48			
Operating income from subsidiary holding companies.....	0			0			0			0	6.08	40			
Loans and advances from subsidiaries / Short term debt.....											83.37				
Loans and advances from subsidiaries / Total debt	0			0			0			0	28.33	11			